

Checklist for Kentucky Survivors of Severe Storms and Tornadoes

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It's not too late to make your list and check it twice. The following steps can help you take charge of your recovery.

File an Insurance Claim

- File an insurance claim if you have insurance. Be sure to take photos of the damage. Update insurance information with FEMA as soon as possible.

FEMA personnel, representatives from the Kentucky Office of Unemployment Insurance, the Kentucky Department of Insurance, and the U.S. Small Business Administration (SBA) are available at Disaster Recovery Centers (DRCs) to assist survivors. For an updated list of DRC locations, visit the DRC Locator at <https://egateway.fema.gov/ESF6/DRCLocator>. The centers are open 8 a.m. to 6 p.m. (local time) daily.

Apply for Assistance

- Residents in Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren counties can apply online at DisasterAssistance.gov, by calling 800-6213362, or by using the [FEMA mobile app](#). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.
- The toll-free telephone number will operate from 7 a.m. to 10 p.m. (local time), seven days a week, until further notice.
- To qualify for assistance from FEMA's Individuals and Households Program, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified non-U.S. citizen. However, undocumented families with diverse immigration status only need one family member (including a minor



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child) who is a U.S. citizen, non-U.S. citizen national or qualified non-U.S. citizen who has a Social Security number to apply.

- **The deadline to apply for assistance is Feb. 11, 2022.**

Schedule a Home Inspection

- If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. Because of the COVID-19 pandemic, FEMA will conduct exterior inspections until further notice. All inspections will be done in-person without entering your residence. Inspectors will maintain social distance, visually assess the exterior of the residence, and verbally confirm interior damage over the phone or during the initial in-person inspection.
- FEMA will contact you to meet at the address where the damage was reported. You or your designated coapplicant identified on your registration will need to meet with an inspector and provide a photo ID. The meeting will take place outside with the inspector following Centers for Disease Control social distancing guidelines. If you or your co-applicant are unable to meet with an inspector, a third party can be designated in writing.
- Housing inspectors will have official photo-ID and your FEMA application number, and never charge fees for an inspection. If you have a question about the inspection, please call the FEMA Helpline at 800-621-3362.

Read your FEMA Decision Letter

- Kentucky residents who applied for FEMA assistance after the Dec. 10 tornadoes will receive a letter from the agency in the mail or via email. The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds or additional steps you need to take to become eligible for assistance.
- If you have questions about your letter, take the letter to a [Disaster Recovery Center](#), visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call 800-621-3362. If you use a relay



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service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

Use Grants for Disaster Purposes

- While Kentucky survivors have been approved for FEMA grants to help them recover from the tornadoes, it is important to remember that the funds are to be used only for certain disaster-related expenses.
- FEMA may audit survivors to confirm they spent grants for basic home repairs, replacing essential household items or paying for somewhere to stay if they cannot return home.
- Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster.

Save Receipts

- Survivors should keep receipts for three years to show how they spent FEMA grants.

